



Baltimore District Office Bulletin: News You Can Use!

Your Small Business Resource

Fall 2005 Edition

SBA Baltimore District Office
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www.sba.gov/md

SCORE, Counselors to America's Small Business

Baltimore (410) 962-2233
Chestertown (410) 348-5392
Cumberland (301) 722-2773
Easton (410) 822-4606
Frederick (301) 662-8723
Hagerstown (301) 739-2015
Kent Co. (410) 810-2968
Salisbury (410) 749-0144
Southern MD (410) 266-9553

www.score.org

MD Small Business Development Centers (SBDC)

Lead Center (301) 403-8300
Central MD (410) 704-5001
Eastern MD (800) 999-7232
Northern Region (866) 836-6288
Southern MD (301) 934-7583
Western MD (800) 457-7232

www.mdsbdc.umd.edu

Small Business Resource Centers

Baltimore (443) 451-7160
www.sbrcbaltimore.com
Cumberland (301) 722-2773

U.S. Export Assistance Center
(410) 962-4539

Women Entrepreneurs of Baltimore, Inc. (WEB)

(410) 727-4921 www.webinc.org

For More Information:

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S.
- Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- 1-800-U-ASK-SBA
- Fax: 202-205-7064
- E-mail: answerdesk@sba.gov
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- Your rights to regulatory fairness:
1-888-REG-FAIR
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All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

MED Week 2005



Pictured, left to right: Stephanie A. Watkins, Regional Administrator—SBA Region III, David S. Pak, President of USMax Corp. and winner of the 2005 Maryland Minority Small Firm of the Year Award, Hallot E. Watkins, Jr., Assistant District Director for Government Contracting/Business Development, SBA Baltimore District Office and Allan A. Stephenson, District Director, SBA Baltimore

MED Week, held annually since 1983, recognizes minority businesses' contributions to the nation's economy. In a proclamation this year, President George W. Bush urged all Americans to join together in honoring minority entrepreneurs across the country in appropriate observances. The Baltimore District Office did just that and hosted the local MED Week Celebration at the Baltimore City Small Business Resource Center on Friday, October 14, 2005.

The event featured guest speaker, Stephanie Watkins, Regional Administrator for SBA's Region III, who presented awards for the Maryland Minority Small Firm of the Year and the Robert Nicholls Small Business Service Award. Recent 8(a) Business Development Program Graduates were also recognized. The 2005 honorees are:

- ♦ Maryland Minority Small Firm of the Year—David S. Pak, USMax Corp.
- ♦ Robert Nicholls Small Business Service Award—Anthony Ruiz, Counselor, MD SBDC Central Region
- ♦ 8(a) Business Development Program Graduates: Resource Management Concepts, Inc., The Tidewater Group, North America Landscaping & Construction Co., Inc., International Technology Management, Inc., Smartronix, Inc., Dalco Incorporated of Arizona, Artisys Corp. and Engineering Systems Solutions, Inc.

For more information on the SBA's Business Development and Government Contracting Programs, visit www.sba.gov/businessop.

It's Nomination Time . . .

2006 Maryland Small Business Week Awards Program

National Small Business Week is held annually to celebrate and honor the achievements of small business owners and champions across the nation. Locally, the Maryland celebration takes place every May and our winners then go on to compete regionally in Philadelphia. Those winners move on to the national competition in Washington, DC.

You can nominate yourself, a co-worker or business associate—anyone who is an outstanding business person or someone who supports small businesses beyond the duties of their “day job.” Nominations can be made by individuals, companies or community and business organizations.

This year's award categories are: Small Business Person of the Year, Accountant Champion (awarded only at the local level), Financial Services Champion, Home-Based Business Champion, the Jeffrey Butland Family-Owned Business Award, Minority Small Business Champion, Small Business Exporter, Small Business Journalist, Small Business Owner with a Disability (awarded only at the local level), Veteran Small Business Champion, Women Business Champion and Young Entrepreneur.

Be sure to mark your calendars, as all nominations are due in the Baltimore District Office by Wednesday, November 9, 2005. Nominees are cleared and judged during the winter months and announced in mid to late March. Winners will receive their awards at the prestigious *22nd Annual Maryland Small Business Week Awards Breakfast*, to be held in May 2006.

If you are interested in participating in the 2006 awards program and would like to receive a copy of the nomination guidelines, contact Rachel Howard, via email at rachel.howard@sba.gov or telephone at (410) 962-6195, ext. 319.

SBA: America's Disaster Resource

Helping Rebuild Homes, Businesses & Lives

The U.S. Small Business Administration is the federal disaster bank in the wake of hurricanes, floods, earthquakes, wildfires, tornadoes and other physical disasters. After the President or the SBA Administrator declares a disaster, homeowners, renters and businesses of all sizes may apply for low-interest SBA disaster loans.

Residents and business owners can begin the disaster application process by registering online with the Federal Emergency Management Agency (FEMA) at www.fema.gov, or by calling FEMA at 1-800-621-FEMA (3362). For more information, visit SBA's web site at www.sba.gov/disaster, or call the Disaster Customer Service Center at 1-800-659-2955 or 1-800-877-8339 for those who are hearing impaired.

- ◆ **Real Property Loans:** Loans up to \$200,000 for homeowners to repair or restore a primary residence to its previous condition.
- ◆ **Personal Property Loans:** Up to \$40,000 for home-owners and renters to repair or replace personal property such as clothing, furniture or automobiles lost in the disaster.
- ◆ **Loans for businesses:** Physical Disaster Loans—For non-farm businesses of any size and non-profit organizations. SBA makes loans of up to \$1.5 million to repair or replace damaged property, inventory and equipment.
- ◆ **Loans for businesses:** Economic Injury Disaster Loans—Small businesses or agricultural cooperatives may be eligible for SBA assistance of up to \$1.5 million if they have suffered substantial economic injury in a declared disaster area, regardless of physical damage.
- ◆ **Interest Rates:** Usually 4 percent or less with up to 30-year repayment terms for homeowners, renters and business owners unable to obtain credit elsewhere.
- ◆ **Interest Rates:** Usually up to 8 percent or less with up to 30-year terms for homeowners, renters and business owners who can obtain credit elsewhere.

EPA Helps Small Business With New Paperwork Reduction

By Bob Judge, Regional Advocate, Office of Advocacy, U.S. Small Business Administration

A revealing new government report published by the Office of Advocacy of the U.S. Small Business Administration shows America's smallest firms bear the largest burden of federal regulatory compliance costs. Firms with fewer than 20 employees annually spend \$7,647 per employee to comply with federal regulations, compared with the \$5,282 spent by firms with 500 or more employees. In fact, businesses with fewer than 20 employees are annually spending 45 percent more per employee to comply with federal regulations as large firms with 500 or more employees.

A large part of this disproportionate cost is in the form of government paperwork. These costs hurt the development and growth of small business firms. And, since small businesses create 60 to 80 percent of the country's net new jobs, more attention should be focused on removing unnecessary paperwork burdens.

The government report reveals that environmental compliance requirements make up over half of the regulatory burden for manufacturers, and the U.S. Environmental Protection Agency is getting the message. EPA is proposing to streamline the requirement faced by businesses to file annual reports on their use and management of chemicals. EPA's announcement to provide Toxics Release Inventory (TRI) paperwork relief is welcome news for small business. Fortunately, the paperwork relief does not come at the expense of environmental safety, or make it harder for communities to find out when a dangerous release of toxic substances has occurred. In fact, the TRI program requires reports on the use and management of chemicals. When there is a spill, accident, or accidental release, companies are required to notify the authorities under various laws that are working to ensure the safety of first responders and communities.

EPA is proposing that a simpler form (known as the Form A) be available for facilities that report handling small amounts of chemicals. With this approach, akin to the 1040-EZ short form for taxes, businesses will save an estimated 165,000 hours that would otherwise be spent filling out the longer form. EPA's paperwork reduction idea is the result of meetings with stakeholders, including small businesses, for over two years.

EPA's proposal illustrates a basic principle of good government: when small businesses have a seat at the table better regulations emerge – regulations that accomplish the goal of environmental protection, and at the same time, recognize the disproportionate impact regulations have on small businesses. Small businesses that are curious about EPA's proposal and want to share their views with EPA on how the proposal can be improved can find information at www.epa.gov/tri.

Bob Judge is the Office of Advocacy's Regional Advocate for Region III, covering Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia. He is the direct link between small business owners, state and local government agencies, state legislators, small business associations, and SBA's Office of Advocacy. Contact Bob Judge at (215) 580-2703 or robert.judge@sba.gov.